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Fraud Against Senior Citizens ? A Problem and A Crime



Submitted by bsparkman on Tue, 11/26/2013 - 1:39pm

# PSAC *Update*

Douglas County Sheriff's Office

## **Public Safety Advisory Committee (PSAC)**

**Presented by Bill Sparkman, PSAC Press Officer**

**Fraud Against Senior Citizens ? A Problem and A Crime**

***Avoiding The Pitfalls of Life ? Protecting Against I.D. Theft***

**Douglas County** is in a unique position to be a major target for Fraud Against Senior Citizens! It is the 2nd most rapidly growing county in America of people 65 and over and is ranked #16 of the wealthiest counties in America!

**MOST OF THE SENIOR VICTIMS OF FRAUD WILL NEVER RECOVER THEIR LOSSES. 32% OF ALL SENIOR FRAUD VICTIMS DIE WITHIN 12 MONTHS OF THE FRAUD BEING PERPETRATED AGAINST THEM AND ONLY**

**15% OF ABUSE AGAINST SENIORS, INCLUDING FRAUD, IS EVER REPORTED!**

# **PUBLIC AWARENESS OF THIS SERIOUS PROBLEM IS THE FIRST STEP IN FIGHTING BACK!**

The next few PSAC Updates will explore **Fraud Against Senior Citizens** and provide knowledge that can assist the reader, no matter what their age. Seniors are targets of scams (definition - a fraudulent or deceptive act), because they:

- Have a nest egg.
- They have a mortgage that is paid off.
- They have mutual funds that are coming due.
- They have investments that have grown over time.
- They have cash readily available.
- They are reluctant to report the crime because of embarrassment, shame, or fear of retaliation (a false belief because once someone finds out the police are involved, they go underground and hide). Unfortunately, sometimes the person committing the fraud is a family member or someone they know and love and depend on, and they are afraid they will lose their relationship with the only person in their life, if they report them.

## **Protecting Against I.D. Theft**

First and foremost **PROTECT YOUR SOCIAL SECURITY NUMBER!** Here are important ways which everyone, should both know about and practice every day:

- If you have a Medicare or Veterans Administration Card, the number on that card is your Social Security Number and when you go to an event or place where age is a qualifying factor and someone asks you to show your Medicare Card, etc., that person may be copying down your Social Security Number. You need to guard that number and put tape over it so no one can easily see it. **That is how people steal your identity!** Once criminals have your name and Social Security Number, they can get credit. **UNLESS YOU ARE ENTERING INTO A MEDICAL FACILITY OR PHYSICIAN RELATIONSHIP, THERE IS NO NEED TO SHOW YOUR MEDICARE OR VETERANS ADMINISTRATION CARD ? EVER!**
- If you have your Social Security Number on your checks, order new checks without the number on them.
  - Use your driver's license number when asked for identification! That's how bad checks are tracked by law enforcement agencies and using a driver's license number for identification purposes, presents no problems to you.

- When you pay your credit card bills by check, don't put your full credit card number on the check. You can, if necessary, put the last 4 digits on the check, **however it is not usually necessary to put any number on the check.**
- **Consider reducing the number of checks you write, by using electronic banking.**
- If you carry your driver's license and credit cards, on your person, have them photocopied and keep that copy at home in case your purse or wallet is stolen or lost. This will help you immediately get in touch with the credit card company for cancellation and insure your information is protected.
- If you think you have **problems with your credit or just want to be well informed**, you can contact one of these three Credit Reporting Agencies Experian, Trans Union, Equifax, and get a credit report **?free?** once a year from each of them (**spread it out and call one of them every four months and you'll continually be informed**).
- **Don't carry your life in your purse or wallet.** Minimize and carry only identification that is absolutely necessary on your person and insure that it is retained securely when you are not inside your home. Keep the other identification and information readily available in your home, in case it becomes necessary to use it (admission to hospitals, etc.).
- Whether you are a Senior, friend of a Senior, or family, get involved. **See a crime, call the police and report the crime!**
- **If you have questions about DC Fraud Protection Programs, contact Community Resources at 303-660-7544**

**PSAC is a Douglas County Volunteer Group serving Douglas County Sheriff David A. Weaver as liaisons between the Douglas County Sheriff Office (DCSO) and the community. If you would like to attend a PSAC meeting email Bill Noyce, PSAC Chairman at [wnoyce@comcast.net](mailto:wnoyce@comcast.net). [1]**

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**Links**

[1] <mailto:wnoyce@comcast.net>